

# Application for Mortgage Charge Forgiveness

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request forgiveness or reduction of the mortgage charge related to my property located at [Property Address]. Due to [briefly state reasons, e.g., financial hardship, job loss, etc.], I am facing significant difficulties in meeting my mortgage obligations.

Over the past [duration], I have taken steps to manage my financial situation, including [mention any relevant actions, such as budgeting, seeking employment, etc.]. Despite these efforts, I am still struggling to keep up with my mortgage payments.

I believe that a forgiveness of the mortgage charge would not only alleviate my current situation but also enable me to remain in my home, ensuring that you continue to receive future payments as my financial situation improves.

Thank you for considering my request. I hope to discuss this matter with you soon and explore possible options.

Sincerely,

[Your Name]